

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE)	CHAPTER 13
)	
)	CASE NO.: 23-10603-PMM
MICHAEL B. LENNON, and)	
EILEEN F LENNON,)	
Debtors)	
~~~~~		
ALLY BANK,	)	
	)	
vs.	)	<b>HEARING DATE:</b>
	)	Wednesday, November 08, 2023
	)	1:00 P.M.
MICHAEL B. LENNON, and	)	
EILEEN F LENNON,	)	
	)	
Respondent(s)	)	
and	)	
	)	
KENNETH E. WEST	)	<b>LOCATION:</b>
	)	900 Market Street, Suite 400
Trustee	)	Courtroom No. 1
	)	Philadelphia, PA 19107

**MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, comes the above-captioned Movant, Ally Bank, by and through their attorney, Regina Cohen, who files this Motion based upon the following:

1. The Movant is a corporation having a principal place of business located at 1234 Main, Desoto, TX 75115.
2. The Respondents, Michael B. Lennon and Eileen F Lennon are an individual with a mailing address at 1941 Ritter Avenue, Bristol, PA 19007, who have filed a Petition on March 01, 2023 under Chapter 13 of the Bankruptcy Code.
3. On or about October 23, 2020, Debtors Michael B. Lennon and Eileen F Lennon entered into a Retail Installment Sales Contract, involving a loan in the amount of \$21,422.74 for the purchase of a 2017 Chevrolet Trax Utility 4D LS 1.4L I4 Turbo.
4. The vehicle secured by the Contract has V.I.N. 3GNCJKSB2HL275606.
5. Movant is the assignee of the Contract.

6. The above – described vehicle is encumbered by a lien with a payoff in the amount of \$16,811.37 plus other appropriate charges as of October 16, 2023 but subject to change. The regular monthly payment is \$477.17 at an interest rate of 17.69%.

7. Applying payments received to the earliest payment due, payments have been missed post-petition, since July 06, 2023 in the amount of \$1,892.19, plus all applicable interest, attorneys' fees and costs plus Pre-Petition Payments of \$486.71.

8. The Property has a N.A.D.A. Value of \$10,550.00.

9. The vehicle is not necessary to an effective reorganization.

10. The Movant is the only lienholder of record with regard to the vehicle.

11. In order to proceed with repossession of the vehicle, relief from the automatic stay must be obtained.

12. Failure to make adequate protection payments is cause for relief from the automatic stay.

13. The Movant has incurred attorney's fees in the filing of this Motion.

14. The vehicle is a rapidly depreciating asset. Movant requests the waiver of Rule 4001(a)(3).

WHEREFORE, Movant prays for your Honorable Court to enter an Order permitting the Movant to proceed with the repossession proceedings of the aforementioned vehicle.

Respectfully submitted,  
Lavin, Cedrone, Graver, Boyd & DiSipio

/s/ Regina Cohen  
Regina Cohen  
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